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Date: December 6, 2004

Name: Melissa Schrader

Signature: *Melissa Schrader*
Clifford Chance US LLP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. 003499/00067

Applicant: Bridges, T. et al

Serial No.: 09/723,694

Group: 3624

Filed: November 28, 2000

Examiner: Snapp, Sandra S.

For: Reduction of Financial Instrument Volatility

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Response to Office Action Dated July 6, 2004

Sir:

Please note our new docket no. listed above.

Enclosed herewith is a response to the Office Action dated July 6, 2004, for which a two-month extension of time is enclosed herewith.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Amendments to the Drawings begin on page 5 of this paper and include both an attached replacement sheet and an annotated sheet showing changes.

Remarks/Arguments begin on page 6 of this paper.

An Appendix including an amended drawing figure is also attached.